

## The complaint

Mr K complains that Somerset Bridge Insurance Services Limited trading as Go Skippy (“Somerset Bridge”) mishandled his motor insurance policy.

## What happened

Mr K had a hatchback car that had first been registered in 2010.

For the year from mid-September 2024, Mr K took out a policy for the car through Somerset Bridge, an insurance intermediary or broker. The welcome letter said that Mr K had 20 years no-claims discount (“NCD”) which was “protected”.

The policy insured him to drive the car as policyholder. The policy also covered his grandson as a named driver. The cost for the year was going to be about £1,500.00, which Mr K paid in advance.

An insurance company was responsible for dealing with any claim.

Unfortunately, Mr K reported that on 4 October 2024, a third party’s heavy goods vehicle had seriously damaged the car while his grandson had been driving it.

Somerset Bridge referred Mr K to an accident management company (“AMC”). It said the car was a total loss.

From about 4 November 2024, Mr K dispensed with the services of the AMC and pursued his claim against the insurer.

On about 6 November 2024, the insurer offered Mr K about £4,200.00 for the lost car, less £870.00 excess.

On about 7 November 2024, the insurer gave Mr K 14 days to change the vehicle on the policy, failing which it would cancel it.

Mr K got some quotes for possible replacement vehicles.

On about 12 November 2024, Mr K received the insurer’s payment of about £3,300.00.

On 13 November 2024, Mr K used the online portal to remove his grandson as a named driver. That was a mid-term adjustment (“MTA”). The portal confirmed to Mr K that no additional premium was due.

However, by a letter, Somerset Bridge asked him to pay about £860.00. Mr K complained to Somerset Bridge and didn’t pay.

Mr K complained separately to the insurer and to the AMC about their handling of the claim.

By a final response dated 18 November 2024, the AMC turned down the complaint against it.

Mr K didn't replace his car, so the insurer cancelled the policy with effect from 16 December 2024.

By a final response dated 6 January 2025, Somerset Bridge said the following:

*“Regarding the quotation to remove your grandson, I can confirm that there was no charge for this. Indeed, the opposite. The return premium, so a return of premium rather than an additional premium, would have been £825.87. There has perhaps been some misunderstanding or miscommunication with GoSkippy on this. Please note that GoSkippy separately charge their own administration fee for any change you make to the policy, which is £35 if done online or £50 by phone. However, that said, while there would have been a return of premium, none could be given due to the claim.”*

By about 12 February 2025, the third party had paid the excess to the insurer which had paid it to Mr K.

The insurer closed the claim as not Mr K's fault and not affecting his NCD.

Mr K brought to us his complaints about the AMC, the insurer and Somerset Bridge.

Our first investigator didn't recommend (in early July 2025) that the complaint about the AMC was one that we could investigate. Mr K didn't ask for an ombudsman to review that complaint.

Our second investigator didn't recommend (on 12 August 2025) that the complaint against the insurer should be upheld. The insurer accepted the investigator's opinion. Mr K didn't ask for an ombudsman to review that complaint.

Somerset Bridge didn't provide any evidence to the investigator about the complaint against it.

Our second investigator recommended (in mid-September 2025) that the complaint about Somerset Bridge should be upheld in part. He thought that Somerset Bridge acted unfairly and unreasonably when incorrectly requesting a large additional payment from Mr K. The investigator said that this caused additional avoidable distress and inconvenience by contributing to Mr K's decision not to purchase or insure a new car.

The investigator recommended that Somerset Bridge should pay Mr K a total of £175.00 compensation.

Mr K provided further information.

Somerset Bridge belatedly provided information.

Our investigator still recommended (in mid-December 2025) that the complaint about Somerset Bridge should be upheld in part. He still thought that Somerset Bridge's mistake caused avoidable distress and inconvenience. He also thought that it was responsible for some poor customer service in October and November 2024 that caused additional distress and inconvenience.

The investigator still recommended that Somerset Bridge should pay Mr K £175.00 compensation.

Somerset Bridge disagreed with the investigator's opinion. It asked for an ombudsman to review the complaint. It says, in summary, that:

- It corrected its error regarding the incorrect additional premium owed on the same day. So the impact of the error wasn't long-lasting.

Mr K also disagreed with the investigator's opinion. He says, in summary, that:

- He asked to take a young inexperienced driver off his policy.
- During the phone call, Somerset Bridge maintained that there was an additional £860.67 to pay. He asked to put his grandson back on the policy. That enabled the call-handler to confirm there was no longer an amount of £860.87 due.
- The insurer cancelled the policy, and he lost a lot of money.
- A letter from Somerset Bridge's CEO confirmed that he would receive a refund of £825.87 from the cancellation of the policy, once the claim had been fully settled and NCD reinstated.
- Somerset Bridge have been trying to drag things out.
- £175.00 is not justice to him.

### **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

The Financial Conduct Authority's dispute resolution rules are binding on the Financial Ombudsman Service.

When we uphold a consumer's complaint about a regulated firm's unfair act or omission, we look at the unfair act or omission's impact on the complainant consumer. We assess compensation by reference to that impact.

We don't assess compensation by reference to hypothetical impacts. We don't assess compensation at a level intended to punish or deter unfair acts or omissions.

The accident and the need to make a claim were, in my view, bound to cause Mr K some distress and inconvenience.

On 17 October 2024 Mr K called Somerset Bridge and got one quote for a potential replacement vehicle. Somerset Bridge's call-handler told Mr K that he should use the portal for further quotes.

I accept that the portal wouldn't allow him to generate any quotes. Mr K called back and a different call-handler told him that the first call-handler had been incorrect, and the portal wouldn't allow any further quotes due to the ongoing claim. So I consider that Somerset Bridge had treated Mr K unfairly.

Mr K was unhappy with the quotes. That was part of his complaint that the second investigator considered against the insurer. I agree that Somerset Bridge wasn't responsible for setting the premiums.

Also, Somerset Bridge sent Mr K an email in which it got his name completely wrong. So again Somerset Bridge had treated Mr K unfairly.

I don't condone Somerset Bridge's mistake in asking for about £860.00. Mr K was upset by that and called the same day. From the call recording, I find that he mentioned a family bereavement. Somerset Bridge maintained that about £860.00 was due. Later in the call it confirmed that no additional amount was due. So again Somerset Bridge had treated Mr K unfairly.

Overall, there were occasions when Somerset Bridge had wasted Mr K's time and added to his frustration at an already difficult time for him.

Whilst that frustration may have contributed to his decision not to replace the car, I don't hold Somerset Bridge responsible for his decision. So I don't find it fair and reasonable to direct Somerset Bridge to compensate Mr K for the insurer's cancellation or for his loss of use of the policy that would have been available to him for many months – if he had a replacement car.

The final response dated 6 January 2025 also included the following:

*“That being said, when it has been possible to make a full recovery, and so your claim can then be closed with a nil balance and with your No Claim Discount reinstated, you would effectively no longer have a claim on your policy. So it would then be possible to give you a cancellation refund.”*

That was signed by the CEO of Somerset Bridge. However, I consider that the question of a refund was a question for the insurer. And it was after that final response that the third party settled the claim. So I don't find it fair and reasonable to direct Somerset Bridge to make a refund in response to the earlier complaint.

When we ask a regulated firm for information, we expect a prompt and positive response. I don't condone Somerset Bridge's initial lack of response to our second investigator.

### **Putting things right**

In short, Mr K says £175.00 isn't enough compensation and Somerset Bridge says £175.00 is too much. I've thought about Somerset Bridge's acts and omissions that I've found unfair. I've weighed up the nature and the duration of their impact on Mr K. I keep in mind that he had told Somerset Bridge that he was already dealing with a family bereavement.

All things considered, I conclude that £175.00 is fair and reasonable and in line with our published guidelines for compensation for distress and inconvenience.

### **My final decision**

For the reasons I've explained, my final decision is that I uphold this complaint in part. I direct Somerset Bridge Insurance Services Limited trading as Go Skippy to pay Mr K £175.00 compensation for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 4 March 2026.

Christopher Gilbert  
**Ombudsman**